

MONTANA NATIONAL BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

AbsarokeeUnited Bank, N.A.
Columbus
BridgerBank of Bridger, N.A.
Montana:
Butte *Harlem* *Joliet* *Red Lodge*
Wyoming:
Greybull *Lovell* *Powell*
EkalakaThe First National Bank of Ekalaka
FairfieldFirst National Bank
Vaughn
HelenaMountain West Bank, N.A.
Bozeman *Great Falls* *Missoula*
KalispellMountain West Bank of Kalispell, N.A.
Whitefish
LibbyFirst National Bank of Montana, Inc.
Anaconda *Bozeman* *Butte* *Kalispell*
Missoula *Troy*
PolsonFirst Citizens Bank of Polson, N.A.
East Missoula
Twin BridgesRuby Valley National Bank
Sheridan
White Sulphur
SpringsBank of the Rockies, N.A.
Clyde Park *Emigrant* *Helena* *Lewistown*
Livingston

Cities with branches of out-of-state banks operating in Montana
(permitted under law effective October 1, 2001)

Browning – Native American Bank, N.A., Denver, Colorado
Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Chester, Fort Benton, Glendive, Great Falls,
Hamilton, Havre, Helena, Kalispell, Miles City, Missoula, Shelby –
U.S. Bank National Association, Cincinnati, OH

Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester,
Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls,
Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red
Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier – Wells
Fargo Bank, National Association, Sioux Falls, SD

No. 279

ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES -- NATIONAL BANKS AND TRUST COMPANIES --

December 31, 2008

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of Administration
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Aggregate Assets, Liabilities and Capital of 64 state banks and 1 trust companies, December 31, 2008, compared with 65 state banks and 2 trust companies, December 31, 2007.

	(000 omitted)			
	December 31		Increase/Decrease	
	2008	2007	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$746,661	\$744,530	\$2,131	0.29
Securities - Held to Maturity.....	233,538	232,196	1,342	0.58
Securities - Available for Sale.....	2,691,193	2,455,380	235,813	9.60
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,924,731	2,687,576	237,155	8.82
Funds Sold & Repurchase Agreements.....	362,074	296,937	65,137	21.94
Loans and Leases.....	12,134,849	10,990,404	1,144,445	10.41
Less: Allowance for Loan and Lease Losses.....	199,460	157,015	42,445	27.03
Net Loans and Leases.....	11,935,389	10,833,389	1,102,000	10.17
Fixed Assets.....	395,637	382,684	12,953	3.38
Other Real Estate Owned.....	26,723	15,360	11,363	73.98
Other Assets.....	564,140	564,124	16	0.00
TOTAL ASSETS	\$16,955,355	\$15,524,600	\$1,430,755	9.22
LIABILITIES				
Interest-Bearing Deposits.....	\$10,239,936	\$9,419,627	\$820,309	8.71
Non-Interest-Bearing Deposits.....	2,438,449	2,459,806	(21,357)	(0.87)
Funds Purchased & Repurchase Agreements.....	1,122,906	1,115,120	7,786	0.70
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	1,320,735	785,272	535,463	68.19
Other Liabilities.....	104,739	117,128	(12,389)	(10.58)
TOTAL LIABILITIES	\$15,226,765	\$13,896,953	1,329,812	9.57
CAPITAL				
Subordinated Notes and Debentures.....	\$30,000	\$15,000	15,000	N/A
Preferred Stock.....	0	0	0	0.00
Common Stock.....	124,615	124,555	60	0.05
Surplus.....	981,337	940,532	40,805	4.34
Undivided Profits and Capital Reserves.....	576,265	544,769	31,496	5.78
Other Equity Capital Components.....	16,373	2,791	13,582	486.64
TOTAL CAPITAL	\$1,728,590	\$1,627,647	100,943	6.20
TOTAL LIABILITIES AND CAPITAL	\$16,955,355	\$15,524,600	\$1,430,755	9.22

STATE BANKS	December 31,	
	2008	2007
Total Loans and Leases to Total Assets.....	70.74%	70.08%
Total Loans and Leases to Total Deposits.....	95.71%	92.52%
Total Capital and Reserve Accounts to Total Assets.....	11.24%	11.38%
Tier 1 Capital to Total Assets.....	10.02%	10.39%
Allowance for Loan and Lease Losses to Total Loans.....	1.64%	1.43%

Aggregate Assets, Liabilities and Capital of 10 national banks, December 31, 2008, compared with 11 national banks, December 31, 2007. Compiled from information provided by Montana national banks.

	(000 omitted)			
	December 31		Increase/Decrease	
	2008	2007	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$106,955	\$59,161	\$47,794	80.79
Securities - Held to Maturity.....	40,575	33,951	6,624	19.51
Securities - Available for Sale.....	186,544	149,758	36,786	24.56
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	227,119	183,709	43,410	23.63
Funds Sold & Repurchase Agreements.....	20,075	48,816	(28,741)	(58.88)
Loans and Leases.....	1,334,641	1,359,382	(24,741)	(1.82)
Less: Allowance for Loan and Lease Losses.....	20,463	18,306	2,157	11.78
Net Loans and Leases.....	1,314,178	1,341,076	(26,898)	(2.01)
Fixed Assets.....	61,906	62,130	(224)	(0.36)
Other Real Estate Owned.....	10,106	4,834	5,272	109.06
Other Assets.....	47,270	44,954	2,316	5.15
TOTAL ASSETS	\$1,787,609	\$1,744,680	\$42,929	2.46
LIABILITIES				
Interest-Bearing Deposits.....	\$1,270,759	\$1,218,442	\$52,317	4.29
Non-Interest-Bearing Deposits.....	205,965	234,194	(28,229)	(12.05)
Funds Purchased & Repurchase Agreements.....	21,302	21,837	(535)	(2.45)
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	106,536	91,047	15,489	17.01
Other Liabilities.....	17,484	18,923	(1,439)	(7.60)
TOTAL LIABILITIES	\$1,622,046	\$1,584,443	37,603	2.37
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	14,566	14,266	300	2.10
Surplus.....	40,484	40,584	(100)	(0.25)
Undivided Profits and Capital Reserves.....	109,164	105,041	4,123	3.93
Other Equity Capital Components.....	1,349	346	1,003	N/A
TOTAL CAPITAL	\$165,563	\$160,237	5,326	3.32
TOTAL LIABILITIES AND CAPITAL	\$1,787,609	\$1,744,680	\$42,929	2.46
 GRAND TOTAL - ALL BANKS IN MONTANA	 \$18,742,964	 \$17,269,280	 \$1,473,684	 8.53

	December 31,	
	2008	2007
NATIONAL BANKS		
Total Loans and Leases to Total Assets.....	73.82%	77.11%
Total Loans and Leases to Total Deposits.....	90.38%	93.58%
Total Capital and Reserve Accounts to Total Assets.....	10.29%	10.13%
Tier 1 Capital to Total Assets.....	9.26%	9.18%
Allowance for Loan and Lease Losses to Total Loans.....	1.53%	1.35%

MONTANA STATE BANKS AND TRUST COMPANIES

(Cities with branches are in *italics*)

Baker.....The Bank of Baker
 Belt.....Belt Valley Bank (f)
 Bigfork.....Flathead Bank of Bigfork
 Belgrade *Cut Bank* *Ennis* *Lakeside*
 Big Timber.....Citizens Bank & Trust Co. (f)
 Harlowton *Ryegate*
 Billings.....Beartooth Bank
 First Interstate Bank (f)
 Montana:
 Belgrade *Bozeman* *Colstrip* *Eureka*
 Evergreen *Gardiner* *Great Falls* *Hamilton*
 Hardin *Helena* *Kalispell* *Lame Deer*
 Livingston *Miles City* *Missoula* *Polson*
 Red Lodge *Whitefish*
 Wyoming:
 Buffalo *Casper* *Cheyenne* *Gillette*
 Jackson *Jackson Hole* *Lander*
 Laramie *Mills* *Riverton* *Sheridan*
 Rocky Mountain Bank
 Bigfork *Bozeman* *Kalispell* *Plains*
 Plentywood *Stevensville* *Whitehall*
 Western Security Bank (f)
 Laurel
 Boulder.....First Boulder Valley Bank
 Montana City
 Bozeman.....American Bank (f)
 Big Sky *Big Timber* *Livingston* *Whitefish*
 Bank of Bozeman
 Big Sky Western Bank (f)
 Belgrade *Big Sky* *Four Corners*
 First Security Bank
 Belgrade *Big Sky* *Fort Benton*
 Three Forks *West Yellowstone*
 The TrustPeople, Inc.
 Butte.....First Citizens Bank (f)
 Cascade.....Stockmens Bank (f)
 Choteau.....The Citizens' State Bank of Choteau (f)
 Columbia Falls...Freedom Bank
 Deer Lodge.....The First Security Bank of Deer Lodge
 Peoples Bank of Deer Lodge
 Denton.....Farmers State Bank of Denton (f)
 Dillon.....State Bank & Trust Co.
 Dutton.....Dutton State Bank
 Ennis.....First Madison Valley Bank
 West Yellowstone
 Forsyth.....First State Bank of Forsyth
 Glasgow.....First Community Bank (f)
 Ashland *Culbertson* *Froid* *Helena*
 Hinsdale *Three Forks* *Wolf Point*
 Valley Bank of Glasgow (f)
 Glendive.....Community First Bank
 Great Falls.....Prairie Mountain Bank
 Hamilton.....Ravalli County Bank (f)
 Corvallis *Stevensville*
 Hardin.....Little Horn State Bank
 Billings *Laurel* *Lockwood*
 Havre.....Independence Bank
 Glasgow *Malta* *Poplar* *Scobey*
 Helena.....First Security Bank
 Valley Bank of Helena (f)
 East Helena
 Jordan.....Garfield County Bank

Kalispell.....Glacier Bank (f)
 Anaconda *Bigfork* *Butte*
 Columbia Falls *Eureka* *Evergreen* *Libby*
 Polson *Whitefish*
 Three Rivers Bank of Montana
 Valley Bank
 West One Bank
 Laurel.....Yellowstone Bank (f)
 Absarokee *Billings* *Bozeman* *Columbus*
 Lewistown.....First Bank of Montana (f) *
 Chinook
 Lincoln.....First Bank of Lincoln
 Lolo.....Bitterroot Valley Bank
 Bonner *Frenchtown* *Missoula* *St. Regis*
 Superior
 Malta.....First Security Bank of Malta (f)
 First State Bank (f)
 Manhattan.....Manhattan Bank
 Amsterdam *Three Forks*
 Miles City.....Stockman Bank of Montana
 Billings *Belgrade* *Bozeman* *Conrad*
 Cut Bank *Dillon* *Glendive* *Great Falls*
 Havre *Hysham* *Plentywood* *Richey*
 Sidney *Terry* *Wibaux* *Worden*
 Missoula.....Community Bank – Missoula, Inc. (f)
 First Security Bank of Missoula (f)
 Corvallis *Hamilton* *Plains* *Thompson Falls*
 Bank of Montana***
 Treasure State Bank**
 Philipsburg.....Flint Creek Valley Bank (f)
 Butte *Drummond*
 Plentywood.....Montana State Bank (f)
 Polson.....Eagle Bank
 Ronan.....Community Bank, Inc. (f)
 Pablo *Polson*
 Valley Bank of Ronan (f)
 Arlee *Hot Springs* *Pablo* *Polson*
 St. Ignatius *Thompson Falls*
 Roundup.....First Security Bank of Roundup
 St. Ignatius.....Lake County Bank (f)
 Seeley Lake.....First Valley Bank
 Shelby.....The First State Bank of Shelby
 Sidney.....1st Bank (f)
 Broadus
 Stanford.....Basin State Bank
 Geraldine *Lewistown*
 Townsend.....State Bank of Townsend (f)
 Victor.....Farmers State Bank (f)
 Darby *Florence* *Hamilton* *Missoula*
 Lolo *Stevensville*
 Wolf Point.....Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System

*Converted from national to state charter 6-21-07

**Opened 1-3-07

***Opened 11-27-07

30 60

STATE BANKING BOARD ACTIONS:

None.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

ADMINISTRATIVE ACTIONS:

None.

35
63